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GENERAL POWER OF ATTORNEY

LL1340

COMMUNITY TITLE CO.

421 W 81st Avenue

Marion, IN 46410

KNOW ALL MEN BY THESE PRESENTS, That I, EMMA L. PAYTON, a widow and a legal resident of Lake County, State of Indiana, have made, constituted, and appointed and by these presents do make, constitute, and appoint VIRGINIA M. KOEHLER, my true and lawful attorney to act in, manage, and conduct all my affairs, and for that purpose for me and in my name, place, and stead, and for my use and benefit, and as my act and deed, to do and execute, or to concur with persons jointly interested with myself therein in the doing or executing of each and every act, deed, or thing I could do or execute, including all or any of the following acts, deeds, and things:

1. To buy, receive, lease, accept, or otherwise acquire; to sell, convey, mortgage, hypothecate, pledge, quitclaim, or otherwise encumber or dispose of; or to contract or agree for the acquisition, disposal, or encumbrance of, any property whatsoever, and wheresoever situated, be it real, personal, or mixed, or any custody, possession, interest, or right therein or pertaining thereto, upon such terms as my attorney shall think proper as conclusively evidenced by his action;

2. To take, hold, possess, invest, lease, let, or otherwise manage any or all of my real, personal, or mixed property, or any interest therein, or pertaining thereto; to eject, remove, or relieve tenants or other persons from, and recover possession of, such property by all lawful means; and to maintain, protect, preserve, insure, remove, store, transport, repair, rebuild, modify, or improve the same or any part thereof;

3. With respect to my property, to make, do, and transact all and every kind of business of whatever kind or nature, including the receipt, recovery, collection, payment, compromise, settlement, and adjustment of all accounts, legacies, bequests, interests, dividends, annuities, income, rents, claims, demands, actions, causes of action, debts, taxes, and obligations, which may or hereafter be due, owing, or payable by me or to me;

4. To make, endorse, guarantee, accept, receive, sign, seal, execute, acknowledge, and deliver deeds, assignments, bills of sale, agreements, certificates, hypothecations, checks, notes, mortgages, bonds, vouchers, receipts, releases, and such other instruments in writing of whatever kind and nature, as may be necessary, convenient, or proper in the premises;

5. To make deposits or investments in or withdrawals from, any account, holding, or interest which I may now or hereafter have, or be entitled to, in any banking, trust, or investment institution, including postal savings depository offices, credit unions, savings and loan associations, and similar institutions; to exercise any right, option, or privilege pertaining thereto; and to open or establish accounts, holdings, or interest of whatever kind or nature, with any such institution, in my name or in my said attorney's name or in both our names jointly, either with or without right of survivorship;

6. To institute, prosecute, defend, compromise, settle, arbitrate, assign, release, and dispose of legal, equitable, or administrative hearings, actions, suits, attachments, arrests, claims, liens, levies, distresses, or other proceedings, or otherwise engage in litigation in connection with the premises.

7. To act as my attorney or proxy in respect to any stocks, shares, bonds, other securities, or other investments, rights, or interests, I may now or hereafter hold;

8. To engage and dismiss agents, counsels, attorneys, accountants, and employees, and to appoint and remove at pleasure any substitute for, or agent of, my said attorney, in respect to all or any of the matters or things herein mentioned and upon such terms as my attorney shall think fit, in connection with the premises;

9. To prepare, execute, and file income, ad valorem, gift, estate, and other tax returns, and other governmental reports, declarations, applications, requests, and documents, in connection with the premises;

10. To take possession, and order the removal and shipment, of any of my property to or from any residence, warehouse, depot, dock, or other place of storage or safekeeping, governmental or private; and to execute and deliver any release, voucher, receipt, shipping ticket, certificate, warehouse receipt, or any other instrument necessary or convenient for such purpose;

11. To act as my attorney-in-fact or proxy in respect to any policy of insurance on my life, and in that capacity to exercise any right, privilege, or option which I may have thereunder or pertaining thereto, excluding, however, the right to change the beneficiary, the right to change the method of payment of the insurance proceeds, and the right to make a cash surrender of the policy as distinguished from a surrender of the policy for loan, conversion, or other purposes as provided therein.

GIVING AND GRANTING unto my said attorney full power and authority to do and perform all and every act, deed, matter, and thing whatsoever in and about my estate, property, and affairs, as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above especially enumerated powers being in aid and exemplification of the full, complete, and general power herein granted and not in limitation or definition thereof; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on myself and my heirs, legal and personal representatives, and assigns, whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until actual notice thereof shall have been received by any person acting in reliance hereon. This power of attorney may be filed for record in any public office.

This power of attorney shall become effective immediately and shall not be affected by my subsequent disability or incapacity.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 29<sup>th</sup> day of April, 1991. Signed in \_\_\_\_\_ counterparts, each of which is an original, but all of which constitute one and the same instrument.

Counterpart No. \_\_\_\_\_

FILED

EMMA L. PAYTON, Grantor

MAR 4 1992

STATE OF INDIANA

COUNTY OF LAKE

SS:

N. 36" Rt 17 Bl 1  
S. 51 Rt 18 Bl 1 - H 35-136-17  
Chris N. Anton

I hereby certify that EMMA L. PAYTON personally known to me to be the person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this 29<sup>th</sup> day of April, 1991.

Notary Public

00191

My Commission Expires: \_\_\_\_\_  
County of Residence: \_\_\_\_\_

witness Mary Jenkins - 601 Sheffield - Dye 2  
witness Casar Zelazo - 601 Sheffield - Dye An  
46311